

UNITED STATES DEPARTMENT OF JUSTICE
UNITED STATES TRUSTEE
MIDDLE DISTRICT OF PENNSYLVANIA

REPORT OF PRIVATE SALE
(For Chapter 7, 11 and 13 cases)

CASE CAPTION: : Chapter 11
Joseph Andrew Stasiak, :
Debtor : Case No. 1-21-01046-HWV

1. DATE OF SALE: 08/31/2021 TRUSTEE'S ATTORNEY: Lawrence V. Young, Esquire
2. ATTORNEY FOR CREDITORS' COMMITTEE: N/A
3. DESCRIPTION OF ASSETS: Real Estate at 626 N. Pershing Ave., Pennsylvania
4. REASON FOR ACCEPTANCE OF PRIVATE OFFER IN LIEU OF PUBLIC SALE: Higher sale price.
5. VALUE OF PROPERTY: \$79,900.00 HOW OBTAINED: Realtor's Opinion
(Appraisal or Otherwise)
6. PURCHASE PRICE \$85,000.00 NAME OF PURCHASER: Zubely Hidalgo
7. HOW WAS PURCHASER OBTAINED: Property was listed through the MLS
8. PURCHASER'S RELATIONSHIP TO DEBTOR: None
9. EXPENSES OF SALE: \$74,498.88 NET AMOUNT REALIZED: \$12,929.08
(Attach itemization or real estate settlement sheet)
10. WERE THERE ANY OBJECTIONS MADE TO THE SALE? No IF SO, STATE NAME OF OBJECTOR, REASON FOR OBJECTION, OBJECTOR'S RELATION TO DEBTOR AND OUTCOME OF HEARING, IF ANY:

Lawrence V. Young, Esquire

/s/Lawrence V. Young, Esquire
Signature

Date: September 2, 2021

(File original with Clerk's Office within five (5) days of sale, even if objection is filed, with copy to U.S. Trustee)
UST-PA-MD-6
(Apr. 1988)

{01997851/1}

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File No. 1227-21-SL	7. Loan No.	8. Mortgage Insurance Case No.
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv Ins.				

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower: Zubely Hidalgo 520 East 156th Street Apt. 2U Bronx, NY 10455	E. Name & Address of Seller: Lawrence V. Young, Trustee in Bankruptcy of Joseph A. Stasiak	F. Name & Address of Lender:
G. Property Location: 626 North Pershing Avenue York, PA 17404	H. Settlement Agent: Stock and Leader, LLP Place of Settlement: 221 West Philadelphia Street E600 York, PA 17401	I. Settlement Date: 08/31/2021 Funding Date: 08/31/2021 Disbursement Date: 08/31/2021

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower	
101. Contract sales price	\$85,000.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	\$2,309.30
104.	
105.	
Adjustment for items paid by seller in advance	
106. City/Town Taxes 08/31/2021 to 12/31/2021	\$429.56
107. County Taxes	
108. Assessments	
109. School Taxes 08/31/2021 to 06/30/2022	\$2,016.51
110.	
111. Sewer/Refuse - 8/16 to 9/14 08/31/2021 to 09/14/2021	\$21.89
112.	
120. Gross Amount Due from Borrower	\$89,777.26
200. Amount Paid by or In Behalf of Borrower	
201. Deposit	\$1,500.00
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City/Town Taxes	
211. County Taxes	
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid by/for Borrower	\$1,500.00
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	\$89,777.26
302. Less amounts paid by/for borrower (line 220)	\$1,500.00
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$88,277.26

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller	
401. Contract sales price	\$85,000.00
402. Personal property	
403.	
404.	
405.	
Adjustment for items paid by seller in advance	
406. City/Town Taxes 08/31/2021 to 12/31/2021	\$429.56
407. County Taxes	
408. Assessments	
409. School Taxes 08/31/2021 to 06/30/2022	\$2,016.51
410.	
411. Sewer/Refuse - 8/16 to 9/14 08/31/2021 to 09/14/2021	\$21.89
412.	
420. Gross Amount Due to Seller	\$87,467.96
500. Reductions in Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	\$12,191.01
503. Existing loan(s) taken subject to	
504. Payoff to Wells Fargo	\$62,257.87
505. Payoff of Second Mortgage	
506.	
507.	
508. Escrow - Sewer Water 8/16 to 9/13	\$50.00
509.	
Adjustments for items unpaid by seller	
510. City/Town Taxes	
511. County Taxes	
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	\$74,498.88
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	\$87,467.96
602. Less reductions in amounts due seller (line 520)	\$74,498.88
603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	\$12,969.08

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper.

The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information requested does not lend itself to confidentiality.

L. Settlement Charges

	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Real Estate Broker Fees		
Division of commission (line 700) as follows:		
701. \$2,550.00 to Berkshire Hathaway Home Services-Homesale Realty		
702. \$3,400.00 to Keller Williams Keystone Realty		
703. Commission paid at settlement		\$5,950.00
704. Earnest deposit retained: \$1,500.00		
800. Items Payable in Connection with Loan		
801. Our origination charge		
802. Your credit or charge (points) for the specific interest rate chosen		
803. Appraisal fee		
804. Credit report		
805. Tax service		
806. Flood certification		
807.		
808.		
809.		
810.		
900. Items Required by Lender to be Paid in Advance		
901. Daily interest charges from 08/31/2021 to 09/01/2021		
902. Mortgage insurance premium		
903. Homeowner's insurance		
904.		
1000. Reserves Deposited with Lender		
1001. Initial deposit for your escrow account		
1002. Homeowner's insurance		
1003. Mortgage insurance		
1004. Property taxes		
1005.		
1006.		
1007. Aggregate Adjustment \$0.00		
1100. Title Charges		
1101. Settlement or closing fee to Stock and Leader, LLP		
1102. Owner's title insurance to Conestoga Title Insurance Co.	\$1,024.05	
1103. Lender's title insurance to Conestoga Title Insurance Co.		
1104. Lender's title policy limit \$		
1105. Owner's title policy limit \$85,000.00		
1106. Notary Fee to Stock and Leader, LLP	\$10.00	\$10.00
1107. Tax Certification Fee to Stock and Leader, LLP	\$35.00	
1108.		
1200. Government Recording and Transfer Charges		
1201. Recording fees: Deed \$95.25 Mortgage \$ Release \$ to York County Recording Office	\$95.25	
1202. City/County tax/stamps Deed \$850.00 Mortgage \$ to York County Recording Office		\$850.00
1203. State tax/stamps Deed \$850.00 Mortgage \$ to York County Recording Office	\$850.00	
1204.		
1300. Additional Settlement Charges		
1301. Deed Prep and Legal Fees to Lawrence V. Young, Trustee in Bankruptcy for Joseph Andrew Stasiak		\$2,681.00
1302. Selling Agent Broker Fee to Keller Williams Keystone Realty	\$295.00	
1303. 2021-22 School taxes to York City Treasurer		\$2,422.48
1304. Sewer - Outstanding Balance - Through 8/16 to York Water Company		\$277.53
1305.		
1306.		
1307.		
1308.		
1309.		
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)	\$2,309.30	\$12,191.01

Zubely Hidalgo

Date

Lawrence V. Young, Trustee in Bankruptcy For Joseph A. Stasiak
Brent C. Diefenderfer, Counsel for Lawrence V. Young, Trustee

The HUD-1 settlement statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement

Settlement Agent

Date